

**Exhibit E**

## FEDERAL TRUTH IN LENDING DISCLOSURES

CREDITOR GMAC Mortgage Corporation  
181 Park Avenue  
CREDITOR GMAC Mortgage Corporation  
181 Park Avenue  
West Springfield, MA 0108

DATE 07/25/2006

DATE 07/25/2006

LOAN NO. [REDACTED] 9601

BORROWER(S) Rhonda L Gosselin

ADDRESS 16 Rolf Avenue  
CITY STATE/ZIP Chicopee, MA 01020

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.
7.750 %	\$ 129.034.97	\$ 82.313.83	\$ 211.348.80

**PAYMENT SCHEDULE:**

[illegible]

**DEMAND FEATURE:** ☒ This loan does not have a Demand Feature. ☐ This loan has a Demand Feature.

**VARIABLE RATE FEATURE:**

☐ This Loan has a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 16 Rolf Avenue, Chicopee, MA 01020

ASSUMPTION: Someone buying this property ☒ cannot assume the remainder of the mortgage on the original terms.  
☐ may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.

<b>FILING FEES:</b>	\$	\$250.00	e
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**LATE CHARGE:** If your payment is more than 15 days late, you will be charged a late charge of 3.000 % of the entire payment.

**PREPAYMENT:** If you pay off your loan early, you

<input type="checkbox"/> may	<input checked="" type="checkbox"/> will not	have to pay a penalty.
<input type="checkbox"/> may	<input checked="" type="checkbox"/> will not	be entitled to a refund of part of the finance charge.

See your contract documents for any additional information about non-payment, default, any required payment in full before the scheduled date, and prepayment; refunds and penalties.

"e" means an estimate ☐ All numerical disclosures, except the late payment disclosures, are estimates.

**INSURANCE:** ☒ Homeowner's insurance, or fire and extended coverage, is required as a condition of the loan. Also, if the property securing this loan is located in a flood hazard area, you will be required to obtain flood insurance. You may obtain property insurance from anyone you want, provided the insurer is acceptable to us.

All disclosures are based on a loan closing date of July 26, 2006  
I/We hereby acknowledge receiving a completed copy of this disclosure.

JUL 26 2006

Rhonda L Gosselin

Borrower/Date

BORROWER/DATE

Borrower/Date

BORROWER/DATE

**If mailed, by:**

Date: \_\_\_\_\_

**GMAC**  
**Mortgage**

DATE: 07/25/2006 REQUESTED LOAN AMOUNT: \$85,000.00  
LOAN NUMBER: 9601 REQUESTED LOAN TERM: 360  
INTEREST RATE: 7.375%

BORROWER(S): Rhonda L Gosselin

PROPERTY: 16 Rolf Avenue  
Chicopee, MA 01020

**TRUTH-IN-LENDING DISCLOSURE INFORMATION**

Under federal law, the lender is required to provide you with a Truth-in-Lending Disclosure Notice. The purpose of this notice is to provide you with information concerning the terms and cost of the credit transaction. Some of the disclosed items are as follows:

**ANNUAL PERCENTAGE RATE (APR):** The APR reflects the cost of your loan as a yearly rate. The rate may be higher than the interest rate stated in your Note because the APR includes - in addition to interest - loan origination fees, commitment fees, prepaid interest and other credit costs which may be paid by you.

**FINANCE CHARGE:** The finance charge is the dollar amount the credit will cost you over the scheduled life of the loan. Under ordinary circumstances, the major portion of the finance charge will consist of the total amount of interest together with the prepaid finance charges (i.e. origination fees, prepaid interest, loan discounts, etc.) and any private mortgage insurance premiums.

**AMOUNT FINANCED:** The amount financed represents the amount of credit provided to you. This figure is typically computed by subtracting the total prepaid finance charges paid by you (i.e. origination fees, prepaid interest, loan discounts, etc.) from the loan amount.

**TOTAL OF PAYMENTS:** The total of payments is the total amount you will have paid when you have made all of your scheduled payments which includes any private mortgage insurance premiums.

The Truth-in-Lending Disclosure Notice also discloses other useful information such as the assumability of your loan, schedule of payments, late payment charges and whether or not additional charges will be assessed if you pay off the balance of your loan before it is due (prepayment penalty). In the event your loan provides for an adjustable interest rate, the notice will describe the circumstances under which the rate may increase including any limitation of the increase and the effect of an increase.

Some of the information that the lender is required to disclose may not be certain at the time the lender is required to give you the Truth-in-Lending statement. If so, the lender will indicate that the uncertain disclosures are estimated. The lender will give you a corrected Truth-in-Lending Disclosure statement no later than at loan settlement.

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